

In re:
Kevin A Gatto
Debtor

Case No. 22-11197-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 20, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2022:

Recip ID	Recipient Name and Address
db	#+ Kevin A Gatto, 2101 Chestnut Street, Unit 609, Philadelphia, PA 19103-3112
cr	+ Jennie FTS Capital LLC, c/o SHNAYDER LAW FIRM, LLC, 148 East Street Road, Suite 352, Feasterville, PA 19053-7604

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: gecsed@recoverycorp.com	Sep 20 2022 23:55:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PA Department Of Revenue

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2022 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	

District/off: 0313-2

User: admin

Page 2 of 2

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on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

JENNIE SHNAYDER

on behalf of Creditor Jennie FTS Capital LLC jennie@shnayderlawfirm.com

JENNIE SHNAYDER

on behalf of Creditor FTS Capital LLC jennie@shnayderlawfirm.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

PAUL H. YOUNG

on behalf of Debtor Kevin A Gatto support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re:
Kevin A Gatto

Chapter: 13
Bankruptcy No.: 22-11197 ELF

Debtor

FTS Capital, LLC

Movant

vs.

Kevin A Gatto

Debtor

And

KENNETH E. WEST, Trustee

RESPONDENTS

ORDER GRANTING MOTION FOR RELIEF FROM THE AUTOMATIC STAY

AND NOW, this 20th day of September 2022 upon the Motion of Movant

FTS Capital, LLC for Relief from the Automatic Stay it is hereby:

ORDERED A THAT the automatic stay in effect pursuant to § 362(a), it is hereby
MODIFIED for cause pursuant 11 U.S.C § 362(d) as to Movant, its agents, assigns or
successors in interest, so that the Movant, its agents, assigns or successors in interest, may take
any and all action under applicable state law to exercise its remedies against the Premises
described as 2101 Chestnut Street, Unit 609, Philadelphia, PA 19103 including but not limited
to foreclosure of its mortgage on the Premises; and it is further

ORDERED, that the 14-day stay invoked pursuant to F.R.B.P. 4001(a)(3) is hereby
waived; and it is further

ORDERED, that the order be binding and effective despite any conversion of this
bankruptcy case to case under any other chapter of Title 11 of the United States Code.

Order entered by default.

Date: 9/20/22

A handwritten signature in black ink, appearing to be 'ERL', written over a horizontal line.

ERIC L. FRANK
U.S. BANKRUPTCY JUDGE